

WESTFORD COUNCIL ON AGING NEWSLETTER

JANUARY & FEBRUARY 2015

THE COUNCIL ON AGING OFFICE HOURS ARE:

MONDAY TO FRIDAY 8:00 AM—4:00 PM

THE TELEPHONE NUMBER IS 978-692-5523.



MISSION STATEMENT: The Cameron Senior Center is a community focal point where older adults come together for services and activities that reflect their experience and skills, respond to their diverse needs and interests, enhance their dignity, support their independence and encourage their involvement in and with the center and community. The Council on Aging also promotes physical, emotional, and economic well being of older adults and promotes their participation in all aspects of community life.

COUNCIL ON AGING STAFF

Joanne Sheehan
Director of Elder Services

Alison Christopher
L.I.C.S.W./Social Worker

Annette Cerullo, LSW
Elder Outreach Coordinator

Claire FranceRecords Supervisor
Marjorie HunterRegistrar
Jean MahoneyRegistrar
Eugene JungbluthLead Van DriverAdmin
Laura Mitchell ... Lead Van DriverDispatch
Marie LawrenceNutrition Site Manager
Christopher MitchellMaintenance
Peter MurphyEvening Supervisor
Katherine Russell.....Vol./Act. Coordinator

COUNCIL ON AGING BOARD MEMBERS

Helena CrockerChair
Robert TierneyVice Chair
Nancy CookClerk

Dorothy Hall, Patricia Holmes,
Ret. Chief George Rogers,
Kathryn Wilson

FRIENDS OF THE CAMERON OFFICERS

Richard SeverynPresident
Joan GreenwoodVice President
Joyce CederbergSecretary
Marjorie HunterTreasurer
Diane MudgettAsst. Treasurer

The Cameron Senior Center will be Closed
Thursday, January 1st for New Year's Day
Monday, January 19th for Martin L. King Day and
Monday, February 16th for Presidents' Day

CANCELLATIONS When school is cancelled due to impassible and dangerous snow, ice, etc. then the Cameron Van will not operate and all activities at Cameron are cancelled. Cameron will operate those days as a drop-in social warming center. Meals on Wheels and Congregate Lunch are cancelled when Greater Lawrence Vocational School is closed. Watch Fox channel for the Greater Lawrence Vocational School closing.

SOCIAL DANCE

Join us **Thursday, February 12th at 12:30** here at Cameron for a good time dancing with entertainment by DJ Jon Mansfield. He provides a mix of ballroom and line dances to please all folks. The Meals on Wheels Lunch will be served prior at 12:00 for an additional \$2.00. Please sign up by Monday February 2nd at 978-692-5523. Dance and lunch is \$7.00 and dance only is \$5.00. Get out those dancing shoes!

ST. PATRICK'S DAY LUNCHEON

Wear your green and come join us for our Annual St. Patrick's Day Luncheon on **St. Patrick's Day, Tuesday, March 17th at the Franco American Club**. Doors will open at 10:30AM with the traditional corned beef and cabbage dinner served around 11:30 AM.. Reserve your seat by March 5th by calling 978-692-5523. The \$7 fee is due at the time of registration. Non-resident fee is \$25. You will not be registered until payment is received.

HELP THE FRIENDS OF CAMERON!

You can help our Friends of Cameron earn money by simply doing your on line shopping through Goodshop.com...plus you can get some great deals in the process!

Getting started is as easy as:

1. Click on <http://www.goodshop.com>
2. Sign up to create an account (or log in if you already have one)
3. Select the cause you want to support (we are listed as "*Friends of Cameron Senior Center*")

MEMORY TREE

We will be leaving the Cameron Christmas tree up through the month of February in order to honor the memories of deceased loved ones. You can buy a "Memory Heart" from the Cameron front desk for \$2 and have it put on the tree with your loved ones name on it. We will begin this on January 7th.

LUNCH & LEARN PROGRAM

Please register for the Lunch and Learn Program's at 978 692 5523 as soon as possible so that we can plan for food. Space is limited to 18.

January, New Gadgets:

If you get any new gadgets (i.e. tablets, phones, cameras or computers) over the holidays that you don't know how to use? Sign up to attend our **Lunch and Learn Technology Edition** on **Friday, January 9th at 12:15 pm.**

Friday, February 13th at 12:15pm Need help getting motivated, setting goals, and finding purpose? Then this Lunch and Learn is for you! **A positive Life Coach** will be here to share her tips! Come get inspired!

CAMERON CLOSET - Sale Feb. 2nd– 13th \$1 an item; Feb. 17th—26th \$1 a bag. Store closed Friday, Feb 27th for clothing turnover. Accepting spring & summer clothing beginning March 2nd. Shopping hours are Monday- Friday, 9AM -3PM.

VOLUNTEER CORNER**Volunteer / Activities**

Join our team! We are always looking for new volunteers and activities so if you are interested please give Katie a call. 978 399 2330 or send her an email krussell@westfordma.gov

Volunteers Swipe Tags Do you have a key card (formerly Swipe Card)? Are you using the My Senior Center Computer to log your volunteer hours? Please remember to record your volunteer hours on the computer with each visit. If you do not have a key card or do not see a "volunteer" button on the computer touch screen, please see Katie for assistance. Your Volunteer Contributions are valuable to us, make sure it counts!

Meals on Wheels - We are in need of drivers to deliver meals to the Westford residents who are home bound one day per week 11 AM –1 PM. For more information and if you are interested, please call **Katie at 978 399 2330 or by email krussell@westfordma.gov**

Woman's Breakfast- We are in need of Women's Breakfast Volunteers especially for clean up if you are interested please give **Katie a call, 978 399 2330 or email krussell@westfordma.gov**. Needed second Thursday of the month September—May from 8:30—10:30 AM.

FOOD PANTRY

The Westford Community Food Pantry is located at the Senior Center and staffed by volunteers. The hours for **January & February** are as follows:

- **Monday's, January 5th & 26th; February 2nd & 23rd—** 1:00-3:30 PM
- **Wednesday's, January 7th & 21st; February 4th & 18th** - 8:30-11:30 AM
- **Thursday's, January 8th & 22nd; February 5th & 19th** 8:30-11:30 AM & 6-8 PM
- **Friday's, January 2nd & 16th; February 6th & 20th 8:30** - 11:30 AM

The Westford Community Food Pantry is located on the first floor at Cameron. The communities in our area of service are Westford and the towns, which border us Littleton, Tyngsboro, Chelmsford, Carlisle, Acton and Groton. We are in need of food donations.

DO YOU NEED HELP WITH THE HIGH COST OF GROCERIES?

- If you are 60 years or older, you may qualify for food assistance. For more information call the Food Source Hotline at 1-800-645-8333.

LUNCH - The Merrimack Valley Nutrition Program provides anyone age 60 and over with low cost nutritional meals at Cameron, Monday – Friday at 11:30 AM. Call 978-692-5523 a minimum of two days in advance between 8:00 - 10:00 AM to make your reservation. The donation is \$2.00. If spouse/partner is under the age of 60, the meal cost is \$4.50.

MEALS ON WHEELS - Meals on Wheels clients are now offered a choice of five special diets. Along with the traditional Meals, a special diet with a doctor's authorization is available. Let us assist you Monday through Friday by delivering meals to your door around noontime. Call 1-800-892-0890 to register. *Volunteer drivers wanted, call 978-399-2323.*

ACTIVITIES

Confirm class dates and times with your instructors. We will be closed on New Year's Day, January 1st, and Monday's, January 19th and February 16th.

IMPORTANT NOTICE: If you pay by check, please make check **payable to Town of Westford** and on memo **please name the activity.**

AEROBICS with Elaine - Classes are on Wednesday's at 9 AM and Friday's at 8:30 AM. The cost is \$3 per class. Classes will be **resuming on Wednesday, January 7th.**

ART-OPEN STUDIO - Any person who paints in oils or watercolors is welcome to join our open group on **Mondays, from Noon – 3 PM. \$1.00.**

UPBEATS BAND MUSIC - If you love music, play an instrument and want to have fun, come join the Band on **Tuesday mornings from 10:15—11:30 AM.** Hope to see you there!

BILLIARD TABLE - Billiard table available for your enjoyment **Monday through Friday 8 AM - 3:30 PM.** Players are available on Mondays & Fridays if you would

like to come and partner up.

Seniors Eight-Ball Tournament to be held on **Tuesday, February 24th at Cameron. First break at 9:00 A.M.** First place gets trophy and name on the wall for a year. Entry fee of \$2 at the event. Coffee and snacks served. Contact Peter at 978-692-8383 for further information and to pre-register.

BINGO - Monday's, 1-3 PM & Thursday's, starting at 6:45 PM, doors open ½ hour early. If you need a ride, call the transportation line at 978-399-2322 in advance. **In case of inclement weather, call before 4 PM, at 978-692-5523.**

BONE BUILDERS - Morning classes are on **Monday and Wednesday at 9:30 AM**. Afternoon classes are on **Tuesday and Thursday at 1 PM**. Please call 978-692-5523 to enroll in this FREE program that can help you with balance and strength building. When you call ask for a form and then stop by to complete the paperwork prior to starting a class.

BOWLING - Wednesdays, at 9:00 AM at Brunswick Lanes in Lowell. Call Jack at 978-692-7889 for more information. Looking for 3-4 people to form another team.

MEN'S BREAKFAST January Men's Breakfast will be on **Tuesday January 13th at 8AM**. Our presenter will be William M. Elwell, [Financial Advisor, Investment Analyst](#). [He will speak on the topic of Making Your Money Last in the Retirement Years.](#)

February Men's Breakfast will be on **Tuesday February 10th at 8AM**. Old Houses of Westford - in the 1800s, Westford had many well off families who had made their money from the mills in Forge Village and Graniteville, from lumber, apple growing, the law and trade. The homes they built, most of which are in Westford Center, will be the subject of Westford historian Ellen Harde's talk at the February Men's Breakfast. As always, please RSVP at least 2 business days before the breakfast so that we can plan for food. Call 978-692-5523 or email achristopher@westfordma.gov.

WOMEN'S BREAKFAST

Please RSVP at the front desk or call 978 692 5523 at least two business days ahead of time so we can purchase enough food.

Thursday January 8th at 8:30am the guest speaker will be a Judy Curless a Physical Therapist that will discuss the positives of physical therapy and different exercises that will benefit different issues that happen as we age. **Thursday February 12th at 8:30am** the guest speaker will be Gerry Abegg, he will be discussing his experiences traveling through the tropical country of Costa Rica.

***The Women's Breakfast is looking for more Volunteers if you are interested please contact Katie at 978 399 2330 or by email krussell@westfordma.gov**

INTRO-COMPUTER - If you are interested in learning basic computer skills call 978-692-5523 to sign up. You will be called by our instructor Mary Eve to set up a time for your instruction. We have WiFi.

CHAIR MOVEMENT EXERCISE - Tuesday's , 10:15—11:15 AM and Thursday's 10:00—11:00 AM.

This is our popular gentle exercise class that includes all elements of Body Conditioning and Aerobic Activity. Hand weights and stretch bands may be used and are provided as well as optional for the participant. Our instructors are Jo and Carol. The fee is \$3.00 per class.

CRIBBAGE - This game minded fun group meets every **Wednesday from 1 to 3 PM**. Come join us!

DARTS - Dart board is set up in Billiard Room for your enjoyment, when ping-pong is not in use.

FITNESS/STRENGTH TRAINING ROOM Come join the 480+ seniors who are getting fit the Cameron Way! The Fitness Room hours are **Monday - Friday, 8 AM-3:30 PM**. Equipment includes treadmill, elliptical, recumbent bike, upright bike, recumbent stepper, lat pull down, biaxial chest press, upper back, low back, leg press, flat/incline bench and dumbbells. Complete the registration and liability waiver form. Annual payment of \$50 for resident age 60 and over, \$25 for resident age 80 and over. You will then be scheduled for an introductory training session on the equipment. Registration forms are available at the Cameron Front Desk. You may be eligible for reimbursement through your insurance.

GENEALOGY WORKSHOP - Every third Tuesday of the month, Tuesday's, January 20th & February 17th from 9AM—12 Noon **Call 978-692-5523 to schedule an appointment.**

HAND AND FOOT A variation of Canasta. Come play this fun game every **Thursday from 1—3:30PM**. We have a great time and would welcome new players.

KNITTING-BUSY FINGERS - This group meets every **Monday & Wednesday in the Welcome Area from 1-3 PM** to make knitted and crocheted items. Great conversation! New participants are welcomed.

ASK THE LAWYER - Free legal service provided by the office of Attorney's Madge & Johnson is available to all Westford seniors age 60 and over by appointment only. The next date is **Tuesday, January 6th at 9:00 AM**. Please call 978-692-5523 to reserve a time.

MAH-JONGG Join this well received group on **Wednesdays at 1 PM**. Mah Jongg trains your brain with games. All levels of players are welcome.

MUSIC MAKERS Meet on Friday's **from 9 to 10:30AM**. \$1 per week is requested. They will be meeting on January 9, 2015. Looking for new Choral Director contact Joanne at 978-692-5523.

PING PONG - Ping Pong is actively happening on **Fridays at 10 AM**. Come join the other players for some light hearted competition! New table has arrived!

QUILTING CLUB - The Cameron Quilters are a group of dedicated quilters who make and donate comfort quilts for elders and children. Stop by and join them on **Monday's at 9:30 AM**. All skill level quilters are welcome.

MEET THE REALTOR - Local real estate agent Kathy Cunningham of Coldwell Banker will be at Cameron on

Monday's, January 12th & February 9th at 10:00 AM.
Please sign up by calling 978-692-5523.

RESTAURANT REVIEW

Be sure to mark your calendars for our next outing on **Wed. January 28th at 11:30 a.m. Glenview Restaurant, 248 Pleasant St., No. Chelmsford** and **Wed. February 25th at 11:30 a.m. at the Bamboo Restaurant 1 Lan Drive, Westford (off Rte. 110, next to car wash).** Please pre register at 978-692-5523 so we can call the restaurant with a head count for adequate seating. When you arrive you can check in under "Westford Senior Center". Bon Appétit.

SCRABBLE –Do you like words? Do you enjoy figuring out how to fit them in a game? Then please come and join our friendly group on **Tuesday's from 1 – 3:30 PM** for some interesting and light hearted fun.

Wii –NEW/FUN

A few active people are trying to start up a Wii bowling league here at Cameron. If interested please sign up at the front desk, 978-692-5523. If enough folks sign up we will schedule a start date ASAP.

GENTLE STRETCH YOGA - Gentle Stretch Yoga is a modified series of traditional poses, which can be done by almost anyone—of any age or ability. Our instructor is a certified yoga and older adult fitness instructor. This weekly class is held on **Tuesdays from 9-10 AM** and **Wednesdays, from 1:30-2:30 PM.** The fee is \$3.00. It is suggested that you bring a mat with you. If you are interested in this class please call 978-692-5523 to sign up.

BASIC ZUMBA - Basic Zumba is a great way to get moving and have fun. Join Carol our instructor on **Tuesdays at 8:15 AM** and **Thursdays at 9:00 AM**, \$3 per class. Ask about reimbursement program.

MEDICAL INFORMATION

CHOLESTEROL SCREENING - January 16th
8:30 AM - 12 noon at the Town Hall. No fasting required.
Appointments are necessary, call 978-692-5509.
Fee is \$15.

PRESCRIPTION ADVANTAGE - Do you need help with prescription drug costs? Prescription Advantage may be your answer. Prescription Advantage is a state-run program which helps many seniors pay for their prescription drugs. There is no charge for joining Prescription Advantage, if you have an annual income less than \$35,011 for a single person and \$47,191 for a married couple. (There is no asset limit!) For more information call your Senior Center (978-692-5523) and ask for a SHINE appointment. You can also call 1-800-AGE-INFO (1-800-243-4636), then press or say 3. Once you get the SHINE answering machine, leave your name and number. A volunteer will call you back, as soon as possible. Prescription Advantage has a new web-site! www.prescriptionadvantagemag.org. It includes: Benefit &

eligibility information, the most recent application forms & rate sheets and a secure, user-friendly **on-line application.**

Did YOU Reach the "Donut Hole" last year?

If so... chances are you could reach it again!

If you have a Medicare Part D or Medicare Advantage plan and do **not** get Extra Help, you will reach that coverage gap when the total retail cost of your prescription drugs reaches \$2960. Then you will pay 45% of the cost of brand name drugs and 65% for generics. Think what that means.... a \$300 brand name drug will now cost you \$135!.....This is where **Prescription Advantage** can help. **Prescription Advantage**, the Massachusetts prescription drug assistance program, can help pay for your prescription drugs when you reach the "donut hole."

To find out how to lower your drug costs, call Prescription Advantage at: 1-800-243-4636 or TTY (toll free) at 1-877-610-0241 for the deaf and hard of hearing with Text Telephone capability. You can also visit our web-site: www.prescriptionadvantagemag.org.

The money you save can be your own!

SHINE - If you need a SHINE (Serving the Health Information Needs of Elders) appointment to answer your health insurance questions, please call the Senior Center at 978-692-5523 and sign up by leaving your name and phone number. The next scheduled dates are **Monday's, January 12th & February 9th at 1 PM.**

FITNESS REIMBURSEMENT - As an incentive for people to get fit and stay healthy many health insurance companies offer a Fitness Rebate up to \$150. for participating in an approved fitness center. The Westford COA is an approved center for several insurance companies, please check with yours. You need to contact your insurance company by phone or on line to get the Fitness Rebate Form, complete it with proof of your membership to a fitness center and proof of payment and submit it for the previous year's fitness. Most companies have a deadline of early spring so now is the time to submit for your **2014** rebate.

PODIATRY CLINIC - Our podiatrist, Dr. Aileen Gregorian will be at the Senior Center on **Monday, January 5th and Monday, March 9th at 9:30 AM.** The cost of the clinic is now **\$30.** Appointments are necessary; please call 978-692-5523.

BLOOD PRESSURE & MORE - These provide a blood pressure reading, medication review, weight check and an opportunity to have other concerns reviewed. Both screenings are held at the Senior Center the dates and times for **January & February** are:

- Second Tuesday of the month, **January 13th & February 10th - 9:30-10:30 AM** with the Board of Health.
- Fourth Monday of the month, **January 26th &**

February 23rd 8-10 AM with Circle Home, Inc. on the second floor at Cameron.

BOARD OF HEALTH CLINIC - Hearing/Hearing Aid Screening - Monday's, January 12th & February 9th from 9:30 - 11:30 AM. Location: Cameron Senior Center. Appointments only. Call the Board of Health at 978-692-5509 to book your 40 minute appointment with Dr. Megan from HearSmart Audiology located in Littleton, MA.

OUTREACH

With the New Year upon us we are looking to you for your suggestions for activities and presentations. Whether it is scrapbooking, trips, cooking, antiques or something else, let us know by dropping your ideas in our suggestion box in the front entry way. Also, if you are able to teach a class please share that information as well. We are open to new programming and will do our best to accommodate. Cameron is a wonderful place to gather with your peers and make new friends. Come check us out. Feel free to contact Annette your Outreach worker at 978-399-2326 or Katie, the Volunteer & Program Coordinator at 978-399- 2330.

FINANCIAL

PROPERTY TAX PAYMENT

Monday, January 26th at 12:15PM, someone from the Tax Collector's Office will be at the Senior Center to accept tax payments. You must pay by check and you need to have your tax bill with you at that time. We are handicap accessible.

TAX EXEMPTIONS

You may be eligible to reduce a portion of your real estate taxes if you meet age and financial qualifications. This is the time of year to get the applications completed by the April 1st deadline. Applications may be obtained at the Assessor's Office in the town hall. Exemptions you may be eligible for are the Community Preservation Act, Elderly/Surviving Spouse, Veteran's and for the Blind. If you need assistance with these documents feel free to contact Annette, the Outreach Coordinator, at 978-399-2326.

2014 INCOME TAX HELP

Hal, our volunteer tax expert, will be back this year to complete your 2014 federal and state income tax returns. Due to the number of tax returns being prepared at the Senior Center, Ken will join Hal in preparing tax returns.

AARP is an independent contractor providing this service and a liability waiver must be signed prior to your tax returns being prepared. The waiver releases the Town of Westford from all liability.

Please call the Senior Center at 978-692-5523 to schedule an appointment. Hal and Ken have all the federal and state tax forms that are needed to be filled out – you do not need to bring any blank tax forms with you.

What to bring with you:

Your 2013 federal and state tax returns
Form MA 1099-HC. It is very important to bring this form if you have private health insurance since the insurance company's name, tax identification number,

and your subscriber number has be entered on your Massachusetts tax return.

Form 1095-A, Form 1095-B, Form 1095-C (these forms are new for 2014 and pertain to health insurance). If you received any of these forms, it is very important to bring the forms with you.

W-2s, SSA-1099s, 1099s (DIV, INT, B, G, MISC, etc), Schedule K-1s, 1098s, etc

The amount and date of any federal and state estimated tax payments that you made for 2014.

All four quarterly property tax bills that you paid in calendar year 2014 (the bills were due on 3 Feb 14; 1 May 14, 1 Aug 14, and 3 Nov 14). It is very important that you either bring all four bills that you paid in calendar year 2014 or a transcript of payments for calendar year 2014 from the Tax Collector's office.

All four quarterly water bills that you paid in calendar year 2014 or a transcript of your calendar year 2014 payments from the Water Department (the bills were due on 6 Feb 14, 5 May 14, 8 Aug 14, and 3 Nov 14).

If you sold any stock or bonds, bring the date that you bought the stock or bonds and the amount that you paid for them (that information may have been provided as supplemental or additional information that comes with the Form 1099-B that you received).

If you have any mutual funds, bring any information (provided by the mutual fund) concerning how much of the dividends are exempt from state income tax or are from federal or state obligations. If you sold any mutual fund shares, bring the date and what you paid for the shares (that information may have been provided as supplemental or additional information that comes with the Form 1099-B that you received).

Medical and Dental expenses – total your co-pays and deductibles for all your prescription drugs, doctor, dentist, hospital visits, etc. Include hearing aides and eyeglasses. Add up the mileage when you drive to get prescription drugs or go to the doctor, dentist, hospital, etc. Do not include health insurance premiums, long term care premiums, or Medicare premiums in your total – each of these premiums need to be reported separately.

2014 CIRCUIT BREAKER

Maximum credit: \$1,050. Minimum Age: 65 (as of 31 Dec 14). If filing a joint return, only one needs to meet the minimum age requirement. Maximum Total Income: Single Return - \$56,000, Head of Household Return - \$70,000, Joint Return - \$84,000. Maximum Assessed Value of Home: \$691,000 (only applies to homeowner). Renters are eligible for the circuit breaker providing they do not receive any federal or state rent subsidy or rent from a tax-exempt entity (e.g., housing authority).

If your home is owned by a trust:

If the trust is a **revocable trust** (also known as a living or grantor trust) and you are the trustee, you are treated as a homeowner. If you are not the trustee, you are treated as a renter. If the trust is an **irrevocable trust**, you are treated as a renter.

If you live in the home under the terms of a life estate which requires you to pay the real estate taxes, you are treated as the homeowner unless the home is owned by

an irrevocable trust. If the home is owned by an irrevocable trust, then you are treated as a renter.

FUEL ASSISTANCE APPLICATIONS

FUEL ASSISTANCE: Fuel assistance re-certification applications for those receiving fuel assistance last year were mailed directly to you from CTI. Please complete and return the application ASAP. New applicants' appointments began in November at the Senior Center for all residents by calling Alison at 978-399-2325. If you are a new applicant with a termination notice on a gas or electric bill please call CTI at 978-459-6161. They will schedule an appointment ASAP to avoid termination of utilities. If you received a renewal application in the mail and need assistance completing it please call Alison at 978-399-2325 or Annette at 978-399-2326.

HOUSEHOLD SIZE	MAXIMUM GROSS INCOME
1	\$32,618
2	\$42,654
3	\$52,691
4	\$62,727

TRANSPORTATION

Transportation offers various trips to local business establishments such as medical appointments, Market Basket, hairdressers, drugstores, and department stores. Trips to Cameron Senior Center and social calls to your friends are also available. Please call 978.399.2322 or email lmitchell@westfordma.gov as soon as you know you need transportation. Roundtrip fares are \$3 within Westford; \$6 to neighboring towns; and \$8 to outlying towns. If school is closed due to inclement weather, transportation does not operate.

SUPPORT GROUPS

We are now posting several local support groups on our town website for your reference. Simply go to www.westfordma.gov/coa, click on Services/Programs and then click on Support groups for listings. If you have further questions please feel free to contact Annette, Outreach Coordinator or Alison, Social Worker at 978-692-5523.

ALZHEIMER'S & RELATED DEMENTIAS CAREGIVER SUPPORT GROUPS

- Support Group for Caregivers of Patients with Alzheimer's & Related Dementias meets at the Cameron Senior Center, 20 Pleasant Street on the first Wednesday of each month at 6:30 PM. For information, please contact Sandy at 978-758-6072.
- Chelmsford Senior Center, meets the 2nd and 4th Monday of each month from 1-2:30 pm. For information call 978-251-8880.

COMPANION & RESPITE CARE - For age 60 & over and/or disabled residents. This service provides

supervisory care to allow the caretaker a time of rest. This service is available days, evenings, overnights and weekends, on a temporary or permanent basis. For more information call the Chelmsford Senior Center at 978-251-8491.

DID YOU KNOW?

Did you know that there are at least **7 Benefits of Goal Setting**? Why should you bother setting goals?

1) Create A Sense of Purpose: setting goals is a great way to identify your purpose.

2) Control Your Future: Without goals, your life can feel like a boat that's floating aimlessly down a river. Setting goals is like getting paddles for your boat. You now have some control over which way you go and how you get there.

3) Focus On What's Important: When people don't set clear goals, they often feel overwhelmed. There always seems to be too much to do and not enough time. When you set goals, you start to focus on what's really important in your life and everything else starts to become less important.

4) Increase Your Motivation: When you write down goals, they start to feel real and over time you'll start to believe that you can accomplish those goals. This will fuel your desire, passion and motivation to achieve your goals.

5) Get Faster Results: Once you have clear written goals, your mind starts to focus more on how to achieve those goals. Instead of just hoping that you'll do something someday, you start to take daily steps towards your goals. Even the smallest actions on a daily basis will add up to big results over a year.

6) Make Better Use Of Time: Without clear goals, it's often very difficult to manage your time and juggle competing priorities. But when you write down your goals, you start to prioritize working on your goals above other less important activities, such as watching television.

7) Be More Positive: Having compelling goals also makes you more positive. You have a sense of purpose, you're controlling your future, you're focusing on what's important, you're more motivated, you're starting to see results and you're making better use of your time. All those things add up and help to build a more positive attitude which drives even more success.

So grab a notepad and pen. Make a list of your goals today. And then identify one action, no matter how small, that you can take immediately. Then commit to taking one small action every single day. Do that consistently for a few months, and you'll be one telling others about the benefits of goal setting.

*Written by **OMER KHAN**, Relax, Focus, Enjoy*

MISCELLANEOUS

EMERGENCY KIT CHECKLIST

Are you prepared for a possible emergency? Disaster Preparedness may help you get through the first 3 days of an emergency according to government officials. It is

suggested that you have a bag in a closet ready to go in the event of an evacuation or crisis. Items to include are: canned, non perishable foods, one gallon of water/day/person, extra medications, flashlight, batteries, battery operated radio, first aid kit, cash, cell phone and charger, ID cards, contact info. of family, friends, doctors, copies of important documents i.e. insurance policies, bank accounts, toiletries, blanket and pet supplies if needed. Best to be prepared ahead of time

CHORAL DIRECTOR NEEDED An experienced group of 12-15 senior citizens is looking for a trained choral Director for Friday morning rehearsals from September thru early June (approximately 30 sessions). This group of experienced singers has been together for 15 years and is a part of the Cameron Senior Center in Westford. Ability to accompany them on the piano preferred. Starting date is January 9th Contact Joanne, Director of Elder Services at 978-692-5523.

"SENIOR TO SENIOR" – New Initiative

We recently shared in past newsletters that we are forming a connection with the Westford Academy senior students and the senior residents of Westford. This connection started with 94 year old Genevieve being escorted to classes and eventually graduating in May. We now have set up other meaningful connections, for example: Cam is helping Angelo type up his autobiography; Lexi will be helping Jeanne load photos onto her computer, and other students will be helping seniors learn computers and others simply providing companionship. If you have a desire to connect with a WA student please contact Annette for a match up at 978-399-2326.

ASK THE OFFICER - Westford Police Department Family Services Detective, Nirisa Nicoletti, will be available for consultation at Cameron on the **2nd Thursday of each month from 11AM to 12 Noon** – she will be here on **January 8th & February 12th**. You may call 978-692-5523 for an appointment or walk-in.

VETERANS SERVICES - Meet with the Westford Veterans' Agent/Veterans Service Officer, Terry Stader on Thursdays between 8 AM and noon at the Cameron Senior Center. His regular office is located in the Millennium Building behind Abbot School located at 23 Depot Rd and is open Monday thru Thursday, 8:00 AM until 4:00 PM. Fridays by appointment only. Call 978-392-1170 or visit <http://westfordma.gov/veterans> for more information.

ALL VETERANS ARE WELCOME

American Legion Post #159, corner of Second & Cross Street. Small neighborhood corner bar. Open to public, pool table, juke box. Hours are Mon.—Wed. 2pm—2am; Thurs. & Fri. 12 noon—2 am; Sat.—Sun. 11 am—2am. Drop in for further information.

WISH LIST - We could use napkins.

BREAKFAST - A healthy nutritious breakfast is now available Monday-Friday from 8:30 9:30 AM at Cameron. The breakfast includes oatmeal, muffin, milk and juice. Breakfast to go is also available throughout the day by

stopping at the front desk. We ask that you sign in so we can track the usage. Limit one breakfast per person per day.

SHOVELING UPDATE - This is a service we have tried to offer in the past but unfortunately we have had great difficulty getting volunteers willing and able to make such a commitment. If at all possible, we strongly encourage neighbors to help one another. We have a list of snow plow companies and shovelers in the area that you may hire so simply call the front desk for that information/resource sheet at 978-692-5523.

ELECTRONIC MAIL - Are you willing to receive your monthly COA newsletter by email? We are looking to reduce our postage cost and this will help us. Contact cfrance@westfordma.gov and let her know your name and address as it appears exactly on this newsletter label and she will inform you how you can sign up on line.

NOTARY PUBLIC - Contact our Social Worker Alison at 978-399-2325.

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
JANUARY 2015			CLOSED NEW YEAR'S DAY	1 2 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Billiard Players 10 AM Ping Pong 10 AM
5 Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Billiard Players 10 AM Art/Open Studio 12 Noon Food Pantry 1 PM Busy Fingers 1 PM Bingo 1 PM	6 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Ask the Lawyer 9 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	7 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM Alzheimer's Sup. 6:30 PM	8 Breakfast 8:30-9:30 AM Veterans Services 8 AM Food Pantry 8:30 AM Women's Breakfast 8:30AM Basic Zumba 9 AM Chair Movement 10 AM Ask the Officer 11AM Bone Builders 1 PM Hand & Foot 1 PM Food Pantry 6-8 PM Bingo 6:45 PM	9 Breakfast 8:30-9:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM
12 Breakfast 8:30-9:30 AM Hearing Clinic 9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Billiard Players 10 AM Meet the Realtor 10 AM Art/Open Studio 12 Noon Busy Fingers 1 PM SHINE 1 PM Bingo 1 PM	13 Basic Zumba 8:15 AM Men's Breakfast 8:00 AM Breakfast 8:30-9:30 AM Gentle Yoga 9 AM Blood Pressure 9:30 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	14 Breakfast 8:30-9:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	15 Breakfast 8:30-9:30 AM Veterans Services 8 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Bingo 6:45 PM	16 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 8:30AM Music Makers 9 AM Billiard Players 10 AM Ping Pong 10 AM
19 CLOSED MARTIN L. KING JR. DAY	20 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Genealogy 9 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	21 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	22 Breakfast 8:30-9:30 AM Veterans Services 8 AM Food Pantry 8:30 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Food Pantry 6-8 PM Bingo 6:45 PM	23 Breakfast 8:30-9:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM
26 Blood Pressure 8 AM Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Billiard Players 10 AM Art/Open Studio 12 Noon Food Pantry 1 PM Busy Fingers 1 PM Bingo 1 PM	27 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	28 Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	29 Breakfast 8:30-9:30 AM Veterans Services 8 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Bingo 6:45 PM	30 Breakfast 8:30-9:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
2 Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Billiard Players 10 AM Art/Open Studio 12 Noon Food Pantry 1 PM Busy Fingers 1 PM Bingo 1 PM	3 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	4 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM Alzheimer's Sup. 6:30 PM	5 Breakfast 8:30-9:30 AM Veterans Services 8 AM Food Pantry 8:30 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Food Pantry 6-8 PM Bingo 6:45 PM	6 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 8:30 AM Music Makers 9 AM Billiard Players 10 AM Ping Pong 10 AM
9 Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Hearing Clinic 9:30 AM Billiard Players 10 AM Meet the Realtor 10 AM Art/Open Studio 12 Noon Busy Fingers 1 PM Bingo 1 PM SHINE 1 PM	10 Basic Zumba 8:15 AM Men's Breakfast 8:00 AM Breakfast 8:30-9:30 AM Gentle Yoga 9 AM Blood Pressure 9:30 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	11 Breakfast 8:30-9:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	12 Breakfast 8:30-9:30 AM Veterans Services 8 AM Women's Breakfast 8:30AM Basic Zumba 9 AM Chair Movement 10 AM Ask the Officer 11AM Social Dance 12:30 PM Bone Builders 1 PM Hand & Foot 1 PM Bingo 6:45 PM	13 Breakfast 8:30-9:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM
16 CLOSED PRESIDENTS' DAY	17 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Genealogy 9 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	18 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	19 Breakfast 8:30-9:30 AM Veterans Services 8 AM Food Pantry 8:30 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Food Pantry 6-8 PM Bingo 6:45 PM	20 Breakfast 8:30-9:30 AM Food Pantry 8:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM
23 Blood Pressure 8 AM Breakfast 8:30-9:30 AM Bone Builders 9:30 AM Quilting Club 9:30 AM Billiard Players 10 AM Art/Open Studio 12 Noon Food Pantry 1 PM Busy Fingers 1 PM Bingo 1 PM	24 Basic Zumba 8:15 AM Breakfast 8:30-9:30 AM Gentle Yoga 9 AM Chair Movement 10:15 AM Upbeats Music 10:15 AM Bone Builders 1 PM Scrabble 1 PM	25 Breakfast 8:30-9:30 AM Aerobics 9 AM Bone Builders 9:30 AM Busy Fingers 1 PM Cribbage 1 PM Mah Jongg 1 PM Gentle Yoga 1:30 PM	26 Breakfast 8:30-9:30 AM Veterans Services 8 AM Basic Zumba 9 AM Chair Movement 10 AM Bone Builders 1 PM Hand & Foot 1 PM Bingo 6:45 PM	27 Breakfast 8:30-9:30 AM Aerobics 8:30AM Music Makers 9AM Billiard Players 10 AM Ping Pong 10 AM
FEBRUARY 2015				

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DAY TRIPS

Call 978- 692-5523 for reservations and information on the following trips. Payment is due upon signing up for a trip. Make all checks payable to ‘Town of Westford’. Please, only register for self and spouse/companion for the trip. Transportation departs and returns from the rear parking lot at the Franco American Club at 55 West Prescott St. Please park at the rear of the lot.

Newport R.I. Playhouse. A very rich uncle leaves his considerable estate to his niece , who is a nun. Two nephews believe this is a travesty. When he suddenly dies, one of the nephews shows up, dressed as a nun, to claim the estate. Then the fun begins! Full Buffet Luncheon. Silver Fox Coach departs from the Franco, time TBD. The cost for this all inclusive trip is \$85 p/p (includes driver gratuity). Call 978-692-5523 to register.

Wednesday, March 11th, “Tony Kenny’s Irish Cabaret” at the Venus De Milo in Swansea, MA. Join Best of Times for our St. Patrick’s Day celebration show. Coming from across the Pond is this award winning cast direct from Dublin Ireland. Choice of Corned Beef or Baked Schrod. The cost for this all inclusive trip is \$88 p/p (includes driver gratuity). Call 978-692-5523 to register. Departure time from Franco TBD.

Tuesday, April 7th, Foxwood’s, Buckingham Motor Coach departs from the Franco American Club at 7:15 AM. The fee TBD includes driver gratuity and is due at time of sign-up. Receive bonus and food coupon. Please call 978-692-5523 to register.

Tuesday, April 21st, ‘Neil Sedaka’ join Best of Times as you travel to Mohegan Sun for this show. The cost of this trip is \$92 p/p (includes show ticket & \$30 casino gaming package [bets & Meal Voucher] & driver gratuity). Please call 978-692-5523 to register. Departure time from Franco TBD.

Tuesday, February 24th, “Lie, Cheat, Genuflect” at the